UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

Case No. 40 42207
Case No. 19-13397
CHAPTER 13 PLAN
2nd Original √ Amended
est or lien (check one)? the applicable section above or made no selection, any nonstandard to limit the amount of a secured claim based on a valuation of the is void. Even if the Debtor indicated "no" in Section 1.B or Section of a secured claim based on a valuation of the collateral for the claim based on a valuation of a secured claim based on a valuation of a secured claim based on a valuation of the collateral for the claim notion or an adversary proceeding.
n: 36 month applicable commitment period. 60 month applicable commitment period.
ebtor's applicable commitment period unless the plan either provides ms over a shorter period or is modified post-confirmation. If the a's length shall automatically be extended up to 60 months after the the plan.
f, the Debtor shall commence making payments to the Trustee as c one): ne plan. Committed refunds shall be paid in addition to the plan anding the plan. committed. ne deducted from the Debtor's wages unless otherwise agreed to
ne plan. Committed refunding the plan. ommitted.

IV.	Distribution	of Plan	Payments b	y the Trustee:

Upon confirmation of the plan, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly, provided that disbursements for domestic support obligations and federal taxes shall be applied according to applicable non-bankruptcy law:

A.	ADMINISTI	RATIVE	EXPENSES:
----	-----------	--------	-----------

- 1. <u>Trustee</u>: The percentage set pursuant to 28 U.S.C. § 586(e).
- 2. Other administrative expenses: As allowed pursuant to 11 U.S.C. §§ 507(a)(2) or 707(b).
- 3. The Debtor's Attorney's Fees: Pre-confirmation attorney's fees and/or costs and expenses are estimated to be \$14,750.00 . \$5,750.00 was paid prior to filing.

 Approved attorney compensation shall be paid as follows (check one):

Approved attorney compensation shall be paid as follows (check one):		
Prior to all creditors.		
Monthly payments of \$.		
✓ All remaining funds available after designated monthly payments to	the	following
creditors: Alaska USA FCU		
Other:		

If no selection is made, approved compensation will be paid after the monthly payments specified in Sections IV.B and IV.C.

B. CURRENT DOMESTIC SUPPORT OBLIGATIONS:

Creditor	Monthly Amount
	\$
	\$

C. SECURED CLAIMS: Only creditors holding allowed secured claims specified below or provided in Section X will receive payment from the Trustee. Unless ranked otherwise, payments to secured creditors will be disbursed at the same level. Secured creditors shall retain their liens until the earlier of payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 U.S.C. § 1328. Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed.

The interest rates in the plan control except that (a) a lower interest rate included in a creditor's proof of claim shall control; and (b) the interest rate included in a creditor's proof of claim for a claim secured by a mortgage or deed of trust on real property shall control, unless otherwise provided in Section X or ordered following an objection to a proof of claim or in an adversary proceeding. If the interest rate is left blank, the interest rate shall be 12% except that the interest rate for arrearages on claims secured by a mortgage or deed of trust on real property shall be 0%.

For claims secured by personal property, the monthly payment amounts in the plan control.

For claims secured by real property, the monthly payment amounts in the creditor's proof of claim and notice of payment change control unless otherwise provided in Section X.

If overall plan payments are sufficient, the Trustee may increase or decrease post-petition installments for ongoing mortgage payments, homeowner's dues and/or real property tax holding accounts based on changes in interest rates, escrow amounts, dues and/or property taxes.

1. <u>Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured Only by Security Interest in the Debtor's Principal Residence</u> (Interest included in payments at contract rate, if applicable):

Ongoing Payments:

Monthly Payment	Creditor	<u>Collateral</u>
 \$		
 \$		
 \$		
 \$		

	ayments: Monthly			Arrears to be	Interest
<u>Rank</u>	Payment \$	<u>Creditor</u>	<u>Collateral</u>	<u>Cured</u> \$	<u>Rate</u> %
	\$ \$			\$	
	\$ \$			\$ \$	%
1			Non-Escrowed Postpetition Prope	rty Tax Holding Accor	unts, Secured
<u>by</u>	Real Prope	rty Other than the De	ebtor's Principal Residence:		
Ongoir	ng Payments Monthly	:			Interest
<u>Rank</u>	<u>Payment</u>	Creditor	<u>Collateral</u>		Rate
	\$				%
	\$				%
	\$				%
Cure P	ayments: Monthly			Arrears to be	Interest
<u>Rank</u>	Payment	Creditor	<u>Collateral</u>	Cured	Rate
	\$ \$			\$ \$	% %
	\$			\$	%
	3. <u>Payn</u>	nents on Claims Secu	ared by Personal Property:		
	a. 9	10 Collateral:			
			nce stated in the allowed proof of		
date of	f the petition	n or in other persona	For the personal use of the Debtor al property acquired within one y	ear preceding the filin	g date of the
			or stipulates that pre-confirmation ints stated as the "Pre-Confirma"		
Payme	nt" or, if bla	ink, in the amounts s	stated as the "Monthly Payment"		
files a	proof of clai	m.		Pre-Confirmation	
Dank	Monthly Payment	<u>Creditor</u>		Adequate Protection Monthly Payment	Interest Rate
<u>Kank</u>	\$	<u>Creditor</u>	<u>Collateral</u>	\$	<u></u>
	\$ \$			\$ \$	% %
	\$			\$	%
		on-910 Collateral:			
			teral stated in the proof of claim, to to a proof of claim or in an		
interes	t in persona	al property which i	s non-910 collateral. The Deb	tor stipulates that pre	-confirmation
			paid by the Trustee in the amounts st		
		er the creditor files a		J	2

Creditor

Monthly

Rank Payment

Collateral

Pre-Confirmation

Monthly Payment

Adequate Protection

Interest

Rate

Debtor's

Value of

Collateral

<u>1</u> \$ <u>360.7</u> \$	Alaska USA FCU	\$_11,203.00 \$	Volvo	\$ 360.76 \$	% 3.25 %
\$		\$		\$	
\$		\$. \$	
E. NON until all se shall be p follows (c	PRIORITY UNSECUR ecured, administrative a laid before it is due. The	J.S.C. § 507(a). ED CLAIMS: Ind priority uns	No funds shall b	e paid to nonprio are paid in full	lowed claims entitled to ority unsecured creditors l, provided that no claim rity unsecured claims as
	tee shall pay the followy unsecured claims:	wing specially	classified nonp	riority unsecure	ed claims prior to other
Rank	<u>Creditor</u>	Amount of Claim \$	Percenta To be Pa		on for Special ification
		\$			
The following withholding or	Payments to be made to claims shall be paid director, and shall receive notes PAYMENT OF DO	rectly by the Do	ebtor according t m the Trustee. (F	o the terms of the ayment stated s	he contract or support or hall not bind any party.)
<u>Creditor</u>	<u>Current M</u> \$ \$ \$ \$	Ionthly Suppor	rt Obligation	Monthly Arr \$	rearage Payment
B. OTH	ER DIRECT PAYMEN	TS:			
<u>Creditor</u>	Nature of	<u>Debt</u>	<u>Amou</u> \$ \$	nt of Claim	Monthly Payment \$ \$ \$ \$

VI. <u>Secured Property Surrendered</u>:

The secured property described below will be surrendered to the following named creditors on confirmation. The Debtor requests that upon confirmation, each creditor (including successors and assigns) to which the Debtor is surrendering property pursuant to this section be granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) to enforce its security interest against the property including taking possession and sale.

Creditor Property to be Surrendered

VII. Executory Contracts and Leases:

The Debtor will assume or reject executory contracts or unexpired leases as specified below. Assumption will be by separate motion and order, and any cure and/or continuing payments will be paid directly by the Debtor under Section V, unless otherwise specified in the plan. Any executory contract or unexpired lease not assumed pursuant to 11 U.S.C § 365(d) is rejected. If rejected, upon confirmation the creditor is granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) with respect to the property which is the subject of the rejected contract or lease, and any allowed unsecured claim for damages shall be paid under Section IV.E.

Contract/Lease

Landlord - Assumed

Assumed or Rejected

Landlord - Assumed

VIII. Property of the Estate:

Property of the estate is defined in 11 U.S.C. § 1306(a). Unless otherwise ordered by the Court, property of the estate in possession of the Debtor on the petition date shall vest in the Debtor upon confirmation. However, the Debtor shall not lease, sell, encumber, transfer or otherwise dispose of any interest in real property or personal property without the Court's prior approval, except that the Debtor may dispose of unencumbered personal property with a value of \$10,000 or less without the Court's approval. Property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) acquired by the Debtor postpetition shall vest in the Trustee and be property of the estate. The Debtor shall promptly notify the Trustee if the Debtor becomes entitled to receive a distribution of money or other property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) with a value in excess of \$2,500, unless Section X specifically provides for the Debtor to retain the money or property.

IX. <u>Liquidation Analysis Pursuant to 11 U.S.C. § 1325(a)(4)</u>:

The liquidation value of the estate is \$0.00 . To obtain a discharge, the Debtor must pay the liquidation value or the total of allowed priority and nonpriority unsecured claims, whichever is less. Under 11 U.S.C. \$\\$ 1325(a)(4) and 726(a)(5), interest on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of -0- % per annum from the petition date (no interest shall be paid if left blank).

X. Nonstandard Provisions:

All nonstandard provisions of this plan are set forth in this section and separately numbered. Any nonstandard provision placed elsewhere in this plan is void. Any modifications or omissions to the form plan not set forth in this section are void.

1. The debtor shall pay to the Trustee, after payment of costs, fees and liens, any non-exempt amount of his personal injury claim against Lake Street Building, LLC, and the Trustee shall disburse those funds to allowed unsecured claims.

By filing this plan, the attorney for the Debtor(s) or the Debtor(s) if not represented by an attorney certify that the wording and order of the provisions in this plan are identical to those contained in Local Bankruptcy Form 13-4, other than any nonstandard provisions included in Section X.

/s/ Marc S. Stern	/s/ Timothee Abare	12/27/2019
Attorney for Debtor(s)	DEBTOR	Date
12/27/2019		
Date	DEBTOR	Date